## YN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 0 8 2003 E

Attorn y Docket No. 027776/0109

pplicant:

Brian F. HERSHKOWITZ et al.

Title:

PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT WORTHINESS OF BORROWER

Application No.:

10/684,804

Filing Date:

October 15, 2003

Examiner:

Unknown

Art Unit:

Unknown

## TRANSMITTAL OF FORMAL DRAWINGS

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

ATTENTION: DRAWING REVIEW BRANCH

Sir:

Transmitted herewith are the formal drawings (2 sheets, Figures 1 and 2) for the above-identified application. The Official Draftsperson is respectfully requested to approve these drawings for entry into the application.

Respectfully submitted,

Date

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DECEMBER 8, 2003

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